

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

2 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Scott D Stearns
Naoko Stearns**

Case No.:

20-14541

Judge:

Hon. Michael B. Kaplan, USBJ

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date:

March 17, 2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: SDS Initial Co-Debtor N S

Part 1: Payment and Length of Plan

- a. The debtor shall pay 1,750.00 Monthly to the Chapter 13 Trustee, starting on April 1, 2020 for approximately 2 months, pay 1,500.00 Monthly to the Chapter 13 Trustee, starting on June 1, 2020 for approximately 58 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☒ Sale of real property
Description: Debtors Residence, 1010 Breckenridge Drive, Branchburg, NJ 08876
Proposed date for completion: 12/31/2020
- ☐ Refinance of real property:
Description:
Proposed date for completion:
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion:
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan:
Any non-exempt proceeds of sale will be paid to Chapter 13 Trustee after closing.

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	9,000.00 At an amount to be determined by application pursuant to D.N.J. LBR 2016-5(c)
Internal Revenue Service (IRS)	Taxes and certain other debts	3,786.49

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Pnc Mortgage

Swbc Mortgage

Swbc Mortgage

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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American Honda Finance	0.00	Lease Monthly payments: \$485.00	NO Arrearage	485.00
American Honda Finance	0.00	Lease Monthly payments: \$462.32	NO Arrearage	462.32

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 05/28/20.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Debtors are selling primary Residence.	Modified Plan proposes sale of Residence.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

***This plan is a step plan or has lumpsum payments as follows: \$1,750.00 per month for 2 months, then \$1,500.00 per month for 58 months**

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 3, 2020

/s/ Scott D Stearns

Scott D Stearns

Debtor

Date: August 3, 2020

/s/ Naoko Stearns

Naoko Stearns
Joint Debtor

Date August 3, 2020

/s/ Justin M. Gillman, Esq.
Justin M. Gillman, Esq.
Attorney for the Debtor(s)

Certificate of Notice Page 8 of 11

United States Bankruptcy Court
District of New JerseyIn re:
Scott D Stearns
Naoko Stearns
DebtorsCase No. 20-14541-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 4
Total Noticed: 93

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db/jdb
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518784813

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518767905

518767906

518841256

518767907

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518767911

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518767922

#+Scott D Stearns, Naoko Stearns, 1010 Breckenridge Drive, Somerville, NJ 08876-3687
+Keller Williams Towne Square Realty, 222 Mounty Airy Road, Basking Ridge, NJ 07920-2335
+SWBC MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
+20 Pine Street Investors LLC, c/o The Klein Group, LLC, 25A Hanover Road, Suite 350, Florham Park, NJ 07932-1425
+20 Pine Street Investors, LLC, c/o Edward David Esq., Edward David & Associates, LLC, 72 Eagle Rock Avenue, Suite 260, East Hanover, NJ 07936-3100
+AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808)
+AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
+AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
+Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
+Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
+BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998-2236)
+Bancorp., 30 N. LaSalle Street, Suite 2320, Chicago, IL 60602-3823
+Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
+Capital One / Casual, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
+Capital One / Casual, Po Box 30253, Salt Lake City, UT 84130-0253
+Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
+Chase Card Services, Po Box 30281, Salt Lake City, UT 84130-0281
+Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
+Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
+Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettysburg, MD 20898-9438
+Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243
+Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
+Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
+Eco-Futures Development, 600 Anton Blvd., 11th Floor, Costa Mesa, CA 92626-7100
Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
+Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
+FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza, Cincinnati, OH 45263)
+FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962)
+Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45277-0001
+Firstmark Services, 121 South 13th Street, Lincoln, NE 68508-1904
+Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501-2522
+Ford Motor Credit, Pob 542000, Omaha, NE 68154-8000
+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
Kabbage, Inc., PO Box, 77081, Atlanta, GA 30357
+Marshack Hays LLP, 870 Roosevelt, Irvine, CA 92620-3663
+New York State, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300, Albany, NY 12205-0300
+PNC BANK, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
+PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
+PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
+Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982
+Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
+Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
Raymour & Flanigan, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306
+Robb Evans & Associates LLC, Receiver, 11450 Sheldon Street, Sun Valley, CA 91352-1121
+SWBC MORTGAGE CORPORATION, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
+Sheldon Rosenberg, 3 Stanford Court, West Orange, NJ 07052-2023
#+Singer Lewak, 3600 S. Yosemite St., Suite 600, Denver, CO 80237-1829
+Singer Lewak, 10960 Wilshire Blvd., 7th Floor, Los Angeles, CA 90024-3710
State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
+Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
+Synch/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253

District/off: 0312-3 User: admin Page 2 of 4 Date Rcvd: Aug 11, 2020
Form ID: pdf901 Total Noticed: 93

518796332 +TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road,
Latham New York 12110-2100
518767928 +Target, Po Box 673, Minneapolis, MN 55440-0673
518767927 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518767933 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
518767934 +Ultimate Brands, c/o Richard A. Marshack, Ch. 7 Trustee, 870 Roosevelt,
Irvine, CA 92620-3663
518767936 +Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517
518767935 +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2020 00:17:11 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 12 2020 00:17:09 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518767838 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 12 2020 00:17:18 American Honda Finance,
600 Kelly Way, Holyoke, MA 01040
518767833 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 12 2020 00:17:18 American Honda Finance,
Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518770086 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 12 2020 00:17:18
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
Irving, TX 75016-8088
518767841 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 12 2020 00:16:45
AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518767842 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 12 2020 00:16:45
AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518793124 E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 12 2020 00:16:17 Citizens Bank N.A.,
One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
518767854 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2020 00:13:55 Capital One,
Po Box 30281, Salt Lake City, UT 84130-0281
518767853 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2020 00:13:28 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518767879 E-mail/Text: mrdiscen@discover.com Aug 12 2020 00:16:24 Discover Financial,
Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518767880 E-mail/Text: mrdiscen@discover.com Aug 12 2020 00:16:24 Discover Financial, Pob 15316,
Wilmington, DE 19850
518777049 E-mail/Text: mrdiscen@discover.com Aug 12 2020 00:16:24 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518767884 E-mail/Text: eslbankruptcy@esl.org Aug 12 2020 00:16:59
ESL Federal Credit Union, 100 Kings Highway, Rochester, NY 14617
518767883 +E-mail/Text: eslbankruptcy@esl.org Aug 12 2020 00:16:59
ESL Federal Credit Union, Attn: Bankruptcy Dept, Po Box 92714, Rochester, NY 14692-8814
518767892 E-mail/Text: sbse.cio.bnc@mail.irs.gov Aug 12 2020 00:16:41 Internal Revenue Service (IRS),
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
518767859 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 12 2020 00:13:27 Chase,
700 Kansas Lane, Monroe, LA 71203
518767857 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 12 2020 00:13:27 Chase,
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767861 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 12 2020 00:13:53 Chase Card Services,
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767866 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 12 2020 00:13:03 Chase Card Services,
Po Box 15369, Wilmington, DE 19850
518767894 E-mail/Text: camanagement@mtb.com Aug 12 2020 00:16:49 M & T Bank, Attn: Bankruptcy,
Po Box 844, Buffalo, NY 14240
518767895 E-mail/Text: camanagement@mtb.com Aug 12 2020 00:16:49 M & T Bank, Po Box 900,
Millsboro, DE 19966
518767919 +E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:23 Synchb/Car Care,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767920 +E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:23 Synchb/Car Care,
C/o Po Box 965036, Orlando, FL 32896-0001
518767921 +E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:00 Synchb/Lord & Taylor,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767924 +E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:24 Synchrony Bank/HH Gregg,
C/o Po Box 965036, Orlando, FL 32896-0001
518767923 +E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:50 Synchrony Bank/HH Gregg,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767925 +E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:24 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767926 +E-mail/PDF: gecsedirecoverycorp.com Aug 12 2020 00:13:00 Synchrony Bank/Lowes,
Po Box 956005, Orlando, FL 32896-0001
518767931 E-mail/Text: bankruptcy@td.com Aug 12 2020 00:17:13 TD Bank, N.A., 32 Chestnut Street,
Lewiston, ME 04240
518767929 E-mail/Text: bankruptcy@td.com Aug 12 2020 00:17:13 TD Bank, N.A., 32 Chestnut Street,
Po Box 1377, Lewiston, ME 04243
518836413 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 12 2020 00:24:40 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 32

District/off: 0312-3

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Total Noticed: 93

Date Rcvd: Aug 11, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*
518767839* ++PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Drive,
Wilmington, DE 19808)
518767840* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 600 Kelly Way, Holyoke, MA 01040)
518767834* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088,
Irving, TX 75016)
518767835* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088,
Irving, TX 75016)
518767836* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088,
Irving, TX 75016)
518767846* ++AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767848* ++AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767852* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
518767878* ++Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
518767876* ++Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999
518767860* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, 700 Kansas Lane, Monroe, LA 71203)
518767858* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)
518767862* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850)
518767863* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850)
518767864* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850)
518767865* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850)
518767867* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)
518767868* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)
518767869* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)
518767901* ++Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
518767915* ++Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767916* ++Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767912* ++Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767913* ++Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767914* ++Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767918* ++Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
518767932* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240)
518767930* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, N.A., 32 Chestnut Street, Po Box 1377,
Lewiston, ME 04243)

TOTALS: 0, * 29, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 93

Date Rcvd: Aug 11, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Frank J Martone on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bky@martonelaw.com
Justin M Gillman on behalf of Debtor Scott D Stearns ecf@gbclawgroup.com,
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Justin M Gillman on behalf of Joint Debtor Naoko Stearns ecf@gbclawgroup.com,
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Sherri Jennifer Smith on behalf of Creditor SWBC MORTGAGE CORPORATION nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7